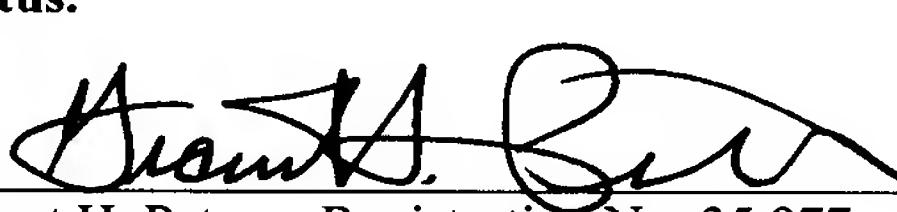


U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US) CONCERNING A FILING UNDER 35 U.S.C. 371 AND 37 CFR 1.491		ATTORNEY DOCKET NO. 40398-104025 U.S. APPLICATION NO. Unassigned
INTERNATIONAL APPLICATION NO. PCT/US2005/007838	INTERNATIONAL FILING DATE 10 March 2005 (10.03.2005)	PRIORITY DATE CLAIMED 11 March 2004 (11.03.2004)
TITLE OF INVENTION SYSTEM FOR PROCESSING STORED VALUE INSTRUMENT		
APPLICANT(S) FOR DO/EO/US Boukadoum et al.		
Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:		
<p>1. <input checked="" type="checkbox"/> This is a FIRST submission of items concerning a filing under 35 U.S.C. 371.</p> <p>2. <input type="checkbox"/> This is a SECOND or SUBSEQUENT submission of items concerning a filing under 35 U.S.C. 371.</p> <p>3. <input checked="" type="checkbox"/> This is an express request to begin national examination procedures (35 U.S.C. 371(f)).</p> <p>4. <input checked="" type="checkbox"/> The US has been elected (PCT Article 31).</p> <p>5. <input checked="" type="checkbox"/> A copy of the International Application as filed (35 U.S.C. 371(c)(2)) a. <input type="checkbox"/> is attached hereto (required only if not communicated by the International Bureau). b. <input type="checkbox"/> has been communicated by the International Bureau. c. <input checked="" type="checkbox"/> is not required, as the application was filed in the United States Receiving Office (RO/US).</p> <p>6. <input type="checkbox"/> An English language translation of the International Application as filed (35 U.S.C. 371(c)(2)). a. <input type="checkbox"/> is attached hereto. b. <input type="checkbox"/> has been previously submitted under 35 U.S.C. 154(d)(4).</p> <p>7. <input checked="" type="checkbox"/> Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3)) a. <input type="checkbox"/> are attached hereto (required only if not communicated by the International Bureau). b. <input type="checkbox"/> have been communicated by the International Bureau. c. <input type="checkbox"/> have not been made; however, the time limit for making such amendments has NOT expired. d. <input checked="" type="checkbox"/> have not been made and will not be made.</p> <p>8. <input type="checkbox"/> An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).</p> <p>9. <input type="checkbox"/> An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).</p> <p>10. <input type="checkbox"/> An English language translation of the annexes to the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).</p> <p>11. Nucleotide and/or Amino Acid Sequence Submission a. <input type="checkbox"/> Computer Readable Form (CRF) b. Specification Sequence Listing on: i. <input type="checkbox"/> CD-ROM or CD-R (2 copies); or ii. <input type="checkbox"/> Paper Copy c. <input type="checkbox"/> Statement verifying identity of above copies</p>		
Items 12 to 19 below concern other document(s) or information included:		
<p>12. <input type="checkbox"/> An Information Disclosure Statement under 37 CFR 1.97 and 1.98. <input type="checkbox"/> Form PTO-1449 <input type="checkbox"/> Copies of Listed Documents</p> <p>13. <input type="checkbox"/> An assignment for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.</p> <p>14. <input type="checkbox"/> A FIRST preliminary amendment. <input type="checkbox"/> A SECOND or SUBSEQUENT preliminary amendment.</p> <p>15. <input type="checkbox"/> A substitute specification.</p> <p>16. <input type="checkbox"/> A change of power of attorney and/or address letter.</p> <p>17. <input checked="" type="checkbox"/> Application Data Sheet Under 37 CFR 1.76</p> <p>18. <input type="checkbox"/> Return Receipt Postcard</p> <p>19. <input type="checkbox"/> Other items or information:</p>		

U.S. APPLICATION NO. Unassigned	INTERNATIONAL APPLICATION NO. PCT/US2005/007838	ATTORNEY DOCKET NO. 40398-104025		
The following fees are submitted:		Calculations		
20. <input checked="" type="checkbox"/> a) Basic national fee (37 CFR 1.492(a))\$300.00		\$300.00		
21. <input checked="" type="checkbox"/> b) Examination fee (37 CFR 1.492(c)) If the written opinion prepared by ISA/US or the international preliminary examination report prepared by IPEA/US indicates all claims satisfy provisions of PCT Article 33(1)-(4).....\$0.00 All other situations\$200.00				
22. <input checked="" type="checkbox"/> c) Search fee If the written opinion of the ISA/US or the international preliminary examination report prepared by IPEA/US indicates all claims satisfy provisions of PCT Article 33(1)-(4).....\$0.00 Search fee (37 CFR 1.445(a)(2)) has been paid on the international application to the USPTO as an International Searching Authority \$100.00 International Search Report prepared by an ISA other than the US and provided to the Office or previously communicated to the US by the IB \$400.00 All other situations\$500.00		\$200.00		
TOTAL OF 20, 21 & 22 =		\$600.00		
<input type="checkbox"/> Additional fee for specification and drawings filed in paper over 100 sheets (excluding sequence listing or computer program listing filed in an electronic medium). The fee is \$250.00 for each additional 50 sheets of paper or fraction thereof.		\$		
Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof (round up to a whole number)	RATE	
-100=	/50=		x \$250.00	\$
Surcharge of \$130.00 for furnishing the oath or declaration later than 30 months from the earliest claimed priority date (37 CFR 1.492(e)).		\$		
CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE	
Total Claims	20	-20=	0	x \$50.00 \$0.00
Independent Claims	4	- 3 =	1	x \$200.00 \$200.00
<input type="checkbox"/> Multiple Dependent Claim(s) (if applicable)			+ \$360.00	\$0.00
TOTAL OF ABOVE CALCULATIONS=		\$800.00		
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27. The fees indicated above are reduced by 1/2.		\$		
		SUBTOTAL=	\$800.00	
Processing fee of \$130.00 for furnishing English Translation later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date.		\$		
		TOTAL NATIONAL FEE=	\$800.00	
Fee for recording the enclosed assignment. The assignment must be accompanied by an appropriate cover sheet. \$40.00 per property		+	\$	
		TOTAL FEE ENCLOSED=	\$800.00	
		Amount to be refunded	\$	
		charged:	\$	
a. <input type="checkbox"/> A check in the amount of \$ to cover the above fee is enclosed.				
b. <input checked="" type="checkbox"/> Please charge Deposit Account No. 12-0913 in the amount of \$800.00 to cover the above fees. A duplicate copy of this sheet is enclosed.				
c. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 12-0913. A duplicate copy of this sheet is enclosed.				
NOTE: Where an appropriate time limit under 37 CFR 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the application to pending status.				
SEND ALL CORRESPONDENCE TO:		 Grant H. Peters, Registration No. 35,977 One of the Attorneys for Applicant(s)		
Customer Number: 23644 Barnes & Thornburg LLP P.O. Box 2786 Chicago, Illinois 60690-2786		Date: September 11, 2006		